

Exhibit 9

From: Danielle Panich
Sent: Tuesday, January 15, 2013 11:54 AM
To: Tammy Cappadonna
Subject: RE: Question regarding Dec Audit

Agreed. I think that they are failures. I can walk through it during the call, just wanted you to be in the loop and bless.

Thanks,

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From: Tammy Cappadonna
Sent: Tuesday, January 15, 2013 11:45 AM
To: Danielle Panich
Subject: RE: Question regarding Dec Audit

Well.....technically it is a failure and getting this one right isn't a matter of pass/fail for her at this point, right? But, we have to tell them what to do.....obviously they don't know.

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From: Danielle Panich
Sent: Tuesday, January 15, 2013 11:43 AM
To: Tammy Cappadonna
Subject: FW: Question regarding Dec Audit

We are still denying, correct?

From: Kiersten Aymar [<mailto:Kiersten.Aymar@benecard.com>]
Sent: Monday, January 14, 2013 8:56 PM
To: Danielle Panich
Subject: Question regarding Dec Audit

This is a CMS OEC enrollment:

CMS OEC	SEP-V	Fail	There are no notes regarding what the date of the region change is.
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The date is not on the OEC file so is it expected that we will pend these for member calls. What should be the established process if the member cannot be reached? Deny at 7 days for no election?